

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROSS EDWARDS ANDREWS
CHRISTINE ANNE ANDREWS
Debtor(s)

Case No. 08-25115

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2008.
- 2) The plan was confirmed on 01/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/29/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$132,686.00.
- 10) Amount of unsecured claims discharged without payment: \$202,095.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$27,122.02
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$27,122.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,467.15
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,467.15

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROWOOD INDENMITY TUITION G.	Unsecured	NA	11,838.02	11,838.02	1,183.80	0.00
AT&T UNIVERSAL	Unsecured	7,344.25	NA	NA	0.00	0.00
CITIBANK/STUDENT LOAN CORP	Unsecured	15,986.14	11,830.31	11,830.31	0.00	0.00
CITIBANK/STUDENT LOAN CORP	Unsecured	NA	8,792.87	8,792.87	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	13,015.01	13,015.01	1,301.50	0.00
EAST BAY FUNDING	Unsecured	NA	475.40	475.40	47.54	0.00
EAST BAY FUNDING	Unsecured	5,027.04	1,676.82	1,676.82	167.68	0.00
EAST BAY FUNDING	Unsecured	1,576.00	1,740.48	1,740.48	174.05	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	12,644.88	12,644.88	1,264.49	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	5,829.86	5,829.86	582.99	0.00
FNB OMAHA	Secured	124,847.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Secured	3,080.00	5,713.19	5,713.19	0.00	0.00
FORD MOTOR CREDIT	Unsecured	5,962.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	1,392.00	NA	NA	0.00	0.00
GMAC	Secured	0.00	4,821.74	4,821.74	0.00	0.00
GMAC	Unsecured	326.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Secured	6,003.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	1,961.26	188.84	188.84	18.88	0.00
HSBC BANK NEVADA	Secured	0.00	1,509.90	1,509.90	0.00	0.00
ISAC	Unsecured	NA	25,002.40	17,356.32	13,017.24	0.00
LVNV FUNDING	Unsecured	19,201.00	22,073.81	22,073.81	2,207.38	0.00
MARQUETTE NATIONAL BANK	Secured	25,689.00	21,357.98	21,357.98	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	18,200.00	20,497.09	20,497.09	2,049.71	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	26,021.17	26,021.17	2,602.12	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	10,374.90	10,374.90	1,037.49	0.00
SEARS/CBSD	Unsecured	945.00	NA	NA	0.00	0.00
SM SERVICING	Unsecured	12,502.00	NA	NA	0.00	0.00
SM SERVICING	Unsecured	7,013.00	NA	NA	0.00	0.00
UNITED GUARANTY COMMERCIAL I	Unsecured	NA	4,520.69	4,520.69	0.00	0.00
UNITED GUARANTY COMMERCIAL I	Unsecured	9,573.74	10,147.05	10,147.05	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED GUARANTY COMMERCIAL I	Unsecured	12,083.00	13,242.29	13,242.29	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$21,357.98	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,713.19	\$0.00	\$0.00
All Other Secured	\$6,331.64	\$0.00	\$0.00
TOTAL SECURED:	\$33,402.81	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$192,265.81	\$25,654.87	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,467.15</u>
Disbursements to Creditors	<u>\$25,654.87</u>
TOTAL DISBURSEMENTS :	<u>\$27,122.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/27/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.